Instruction Guide for Dual Eligible Spouses/Domestic Partners
Enrolling in the Aetna HSA via Workday

The dual eligibility category is available to an endowed staff or faculty member with dependent children whose spouse or domestic partner is also a benefit eligible staff or faculty member paid from endowed funds in a unit of Cornell University. This is a lower rate for the endowed health insurance premium. Please be advised, if children are not covered, then it makes sense for each employee to enroll in individual health insurance coverage.

The spouse/domestic partner that wants to have the health insurance premium deducted from the paycheck (policyholder) enrolls dependents in the Health Savings Account enrollment section. If you enroll during the annual open enrollment, Cornell University’s $1,000 is advanced and is deposited to your HSA by the end of January. If you enroll outside of the annual open enrollment, you will not receive the full $1000. Cornell’s contribution is pro-rated based on your date of hire. You also may contribute via pre-tax payroll deduction. Cornell’s contribution can only be made directly to the Aetna/PayFlex HSA bank account and cannot be deposited to any other banking institution.

Dual Spouses-Elect Family Coverage
Workday requires both the paying spouse and the non-paying spouse to enroll in family coverage and the total maximum contribution must be split 50/50. The paying spouse enrolls in Workday for the HSA but the non-paying spouse must complete an HSA enrollment form (paper) due to WD system requirements. It is not possible for either the paying or non-paying spouse to enroll for the full contribution because the WD system requires the family contribution to be split 50/50.

Under Age 55
The spouse that is having the health insurance premium deducted enrolls in the HSA for dual eligibility coverage in Workday. The paying spouse enrolls in Workday and is permitted to contribute up to a maximum of $2,375. This maximum of $2,375 plus Cornell’s contribution of $1,000 equals a total of $3,375 for the paying spouse. (Note: the paying dual spouse maximum is $2,375 which is less than the IRS maximum of $3,375 because the paying dual spouse and non-paying dual spouse are both eligible to receive the $1,000 Cornell contribution for a total maximum contribution of $6,750 per household).

The non-paying spouse also completes a paper HSA enrollment form for up to half of the family limit. The non-paying spouse must enroll using a paper HSA enrollment form in order to make their own contribution and receive the university contribution. (It is currently not possible for the nonpaying dual spouse to enroll in WD). Before the non-paying spouse can enroll (by paper form), he/she must contact Benefit Services because “special handling” is required first. Benefit Services will coordinate the enrollment with our Systems area (sets up as “custom org.”). He/she enters $2,375 as a contribution. The enrollment is required in order for the nonpaying dual spouse to receive the $1,000 Cornell contribution. Reminder, Cornell’s $1,000 contribution is always pro-
rated for enrollments occurring outside the open enrollment period. The total maximum for a full year’s contribution is $6,750 for the household for 2017. Please refer to the **Note** above.

**Over Age 55**
The spouse that is having the health insurance premium deducted enrolls in the HSA for dual eligibility coverage in Workday, however, due to Workday requirements, he/she can only contribute up to half of the maximum which is $3375 ($6750/2=$3375) for 2017. The non-paying spouse enrolls for up to half of the maximum ($3375). Keep in mind, if the paying spouse is age 55 or older, he/she can contribute an additional $1,000 as part of the catch-up provision. This maximum of $3375 ($2,375 + $1,000 catch-up) plus Cornell’s contribution of 1,000 equals a total of $4,375.

If the non-paying spouse is also age 55 or older, he/she can only contribute up to half of the family maximum which is $3375 ($6750/2=$3375) for 2017. In addition, they are eligible to contribute up to $1,000 in Workday as part of the catch-up provision. **Before the non-paying spouse can enroll in Workday, he/she must contact Benefit Services because “special handling” is required first. Benefit Services will coordinate the enrollment with our Systems area.** The non-paying spouse is required to contribute up to half of the family maximum and this also insure he/she will receive the $1000 Cornell contribution (which is always pro-rated for enrollments occurring outside of the open enrollment period).

**Dual Domestic Partner-Elect Family Coverage**

**Under Age 55**
The domestic partner that is having the health insurance premium deducted enrolls in the HSA for dual eligibility coverage in Workday. The paying domestic partner enrolls and is permitted to contribute up to the $5,750 maximum. This maximum of $5,750 plus Cornell’s contribution of $1,000 equals a total of $6,750 for the paying partner. (Note: domestic partners are each able to enroll in a separate family maximum of $6,750 or if they are age 55 and older, up to $7,750. This includes Cornell’s employer contribution).

The non-paying domestic partner also enrolls by completing a paper HSA enrollment form (entry into Workday is not possible). **Before the non-paying domestic partner can enroll in Workday, they must contact Benefit Services because “special handling” is required first. Benefits will coordinate the enrollment with our Systems area.** He/she can elect up to the $5,750 maximum contribution and receive Cornell’s $1,000 contribution for a total of $6,750. If the non-paying domestic partner does not wish to make a contribution, in order to receive Cornell’s $1,000 contribution s/he must complete the HSA enrollment form and indicate $0. Cornell’s $1,000 contribution is always pro-rated for enrollments occurring outside the open enrollment period. (Note: domestic partners are each able to enroll in a separate family maximum of $6,750 or if they are age 55 and older, up to $7,750. This includes Cornell’s employer contribution).

**Over Age 55**
The domestic partner that is having the health insurance premium deducted, enrolls in the HSA for dual eligibility coverage in Workday. However, if the paying domestic partner is age 55 or older, he/she can contribute an additional $1,000 as part of the catch-up provision. The maximum of $5,750 plus Cornell’s contribution of $1,000 plus $1,000 catch-up provision equals a total of $7,750 maximum for the paying domestic partner. (Note: domestic partners are each able to enroll in a separate family maximum of $6,750 or if they are age 55 and older, up to $7,750. This includes Cornell’s employer contribution).
The non-paying domestic partner also enrolls by completing a paper HSA enrollment form (entry into Workday is not possible). **Before the non-paying domestic partner can enroll in Workday, they must contact Benefit Services because “special handling” is required first. Benefits will coordinate the enrollment with our Systems area.** If the non-paying domestic partner is age 55 or older, he/she can elect up to an additional $1,000 as part of the catch-up provision. The maximum of $5,750 for his/her own contribution plus Cornell’s $1,000 contribution plus the $1,000 catch-up provision equals a grand total of $7,750 for the non-paying domestic partner. I. If the non-paying domestic partner does not wish to make a contribution, in order to receive Cornell’s $1,000 contribution, he/she must complete the HSA enrollment form and indicate $0. (Note: domestic partners are each able to enroll in a separate family maximum of $6,750 or if they are age 55 and older, up to $7,750. This includes Cornell’s employer contribution).

Note: The HSA maximum contribution amounts are set by the IRS.